

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Douglas Martin Troyer</u>     | Social Security number or ITIN | xxx-xx-1099 |
|                                | First Name Middle Name Last Name | EIN                            | __-_____-   |
| Debtor 2                       | <u>Judith Cheryl Troyer</u>      | Social Security number or ITIN | xxx-xx-3337 |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | __-_____-   |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA |                                |             |
| Case number:                   | 11-10981-TPA                     |                                |             |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas Martin Troyer

Judith Cheryl Troyer  
aka Judith Cheryl Kincaid

11/18/16

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Douglas Martin Troyer  
Judith Cheryl Troyer  
DebtorsCase No. 11-10981-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil  
Form ID: 3180WPage 1 of 3  
Total Noticed: 54

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db/jdb +Douglas Martin Troyer, Judith Cheryl Troyer, 22668 Maple Grove Road,  
Union City, PA 16438-3016

cr +HSBC Finance Corporation, P. O. Box 829009, Dallas, TX 75382-9009

13089898 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 1220 Old Alpharetta Road,  
Alpharetta, GA 30005)

13134797 +Beneficial Consumer Discount Company, 2929 WALDEN AVE, DEPEW, NEW YORK 14043-2602

13089905 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)

13089906 +Citimortgage Inc, PO Box 6243, Sioux Falls, SD 57117-6243

13089909 +First Data, 1307 Walt Whitman Road, Melville, NY 11747-4819

13089910 +First National Bank Of Pa, 3320 East State Street, Hermitage, PA 16148-3399

13119161 +First National Bank of Pennsylvania, 4140 E. State street, Hermitage, PA 16148-3401

13116189 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

13089912 +Hb Fsb, 2929 Walden Street, Depew, NY 14043-2602

13121834 +Michelle Reinken, 9721 Ginny Lane, North East PA 16428-3883

13089919 +National City, Attention: Bankruptcy Department, 6750 Miller Road,  
Brecksville, OH 44141-3262

13089920 +National City Card, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

13133509 +PA Association of Credit Management, 3737 Library Road, Pittsburgh, PA 15234-2232

13121833 +Richard Wood, PO Box 252, Harborscreek, PA 16421-0252

13089921 +Richard Wood, 9721 Ginny Lane, North East, PA 16428-3883

13089923 +Sky Bank, PO Box 40, East Liverpool, OH 43920-5040

13149585 +Stonecipher, Cunningham, Beard & Schmitt, PC, 125 First Avenue, Pittsburgh, PA 15222-1590

13162999 +Village of Sherman, PO Box 629, 111 Mill Street, Sherman, NY 14781-1629

13089926 +Wyrhsr Mortgage, 3815 South West Temple, Salt Lake City, UT 84115-4412

13852696 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2016 01:51:49 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Nov 19 2016 01:28:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr +EDI: BASSASSOC.COM Nov 19 2016 01:28:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13163622 +EDI: OPHSUBSID.COM Nov 19 2016 01:28:00 BACK BOWL I LLC, SERIES B,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13147520 +EDI: OPHSUBSID.COM Nov 19 2016 01:28:00 CANDICA LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13089904 EDI: CITICORP.COM Nov 19 2016 01:28:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195

14075917 +E-mail/Text: bankruptcy@consumerportfolio.com Nov 19 2016 01:52:34  
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA 92619-7071

13089899 +EDI: CAPONEAUTO.COM Nov 19 2016 01:28:00 Capital One Auto Finance,  
3905 North Dallas Parkway, Plano, TX 75093-7892

13089900 +EDI: CAPITALONE.COM Nov 19 2016 01:28:00 Capital One Na, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285

13525136 +EDI: BASSASSOC.COM Nov 19 2016 01:28:00 Capital One, N.A., c/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13089901 +EDI: CAPITALONE.COM Nov 19 2016 01:28:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285

13089903 +EDI: CHASE.COM Nov 19 2016 01:28:00 Chase, Attn: Bankruptcy Dept, Po Box 15298,  
Wilmington, DE 19850-5298

13089902 +EDI: CHASE.COM Nov 19 2016 01:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

13131011 EDI: CHASE.COM Nov 19 2016 01:28:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145

13925185 +E-mail/Text: bankruptcy@consumerportfolio.com Nov 19 2016 01:52:34  
Consumer Portfolio Services Inc, PO Box 98705, Phoenix, AZ 85038-0705

13089907 EDI: RCSDELL.COM Nov 19 2016 01:28:00 Dell Financial Services, Attn: Bankruptcy Dept.,  
Po Box 81577, Austin, TX 78708

13089908 +EDI: WFNNB.COM Nov 19 2016 01:28:00 Fashion Bug / Soanb, Po Box 182180,  
Columbus, GA 43218-2180

13089911 +EDI: RMSC.COM Nov 19 2016 01:28:00 GE Money Bank / Walmart, Po Box 981400,  
El Paso, TX 79998-1400

13227117 +EDI: BASSASSOC.COM Nov 19 2016 01:28:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13089913 +EDI: HFC.COM Nov 19 2016 01:28:00 Hsbc / Rhode, PO Box 9068, Brandon, FL 33509-9068

13089914 +EDI: HFC.COM Nov 19 2016 01:28:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5895,  
Carol Stream, IL 60197-5895

13089915 +EDI: HFC.COM Nov 19 2016 01:28:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263,  
Carol Stream, IL 60197-5263

District/off: 0315-1

User: bsil  
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Nov 18, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13127380 +E-mail/Text: bankruptcy@huntington.com Nov 19 2016 01:52:03 Huntington National Bank,  
P O Box 89424, Cleveland OH 44101-6424  
13089916 +E-mail/Text: bankruptcy@huntington.com Nov 19 2016 01:52:03 Huntington National Bank,  
Attention: Bankruptcy, 2361 Morse Road, Columbus, OH 43229-5856  
13089917 +EDI: RMSC.COM Nov 19 2016 01:28:00 Lowes / MBGA, Attention: Bankruptcy Department,  
Po Box 103104, Roswell, GA 30076-9104  
13089918 +EDI: BLUESTEM.COM Nov 19 2016 01:28:00 Metabank / Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820  
13168218 EDI: PRA.COM Nov 19 2016 01:28:00 Portfolio Recovery Associates LLC, P.O. Box 41067,  
Norfolk, VA 23541  
13165832 EDI: PRA.COM Nov 19 2016 01:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13618314 +EDI: PRA.COM Nov 19 2016 01:28:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
13089922 +E-mail/Text: bankruptcy@bbandt.com Nov 19 2016 01:51:38 Sheffield Financial Company,  
PO Box 1704, Clemmons, NC 27012-1704  
13089924 +EDI: WFFC.COM Nov 19 2016 01:28:00 Wells Fargo Financial, Po Box 29704,  
Phoenix, AZ 85038-9704  
13089925 +EDI: WFFC.COM Nov 19 2016 01:28:00 Wfs Financial / Wachovia Dealer Services, Po Box 19657,  
Irvine, CA 92623-9657

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Huntington National Bank  
cr Huntington National Bank  
cr The Huntington National Bank  
cr Wilmington Savings Fund Society, FSB Et Al..  
cr Wilmington Savings Fund Society, FSB, Et Al..  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13163621\* +CANDICA, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
13196795\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
TOTALS: 5, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor The Huntington National Bank ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, FSB Et Al..  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, FSB, Et Al..  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor Huntington National Bank ecfmail@mwc-law.com  
Daniel P. Foster on behalf of Joint Debtor Judith Cheryl Troyer dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Douglas Martin Troyer dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Hilary B. Bonial on behalf of Creditor HSBC Finance Corporation notice@bkcyllaw.com  
Keri P. Ebeck on behalf of Creditor Huntington National Bank kebeck@weltman.com,  
jbluemle@weltman.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

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User: bsil  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 10